

1-5. (canceled)

6. (Currently amended): An expedited method of assembling software systems, comprising the following steps:

a) fabricating a collection of software systems, each of which system contains

i) a processing module (PROC_MOD) which processes content of messages;

ii) a single packaging module (PAK_MOD) which packages said messages into packets for transport out of the system;

iii) a communication module (COM_MOD) which accepts and delivers message packets; and

iv) a system control module (CONTROL) which coordinates the processes of (i), (ii), and (iii);

b) during the fabrication of paragraph (a),

i) fabricating identical CONTROL modules in all of the software systems;

ii) fabricating identical COM_MOD modules in all of the software systems; and

iii) fabricating PAK_MOD modules in all of the software systems, such that:

A) ~~copies~~ a copy of a software unit A is contained in every PAK_MOD module;

B) some PAK_MOD modules contain a software unit B with no unit C; and

C) some PAK_MOD modules contain a

software unit C with no unit B; and
c) installing the software systems into respective
electronic payment switches.

7. (Currently amended): Method according to claim 6,
wherein step b) includes:

iv) fabricating PROC_MOD modules in all of the software
systems, such that each system contains a single PROC_MOD
module, and:

- A) ~~copies~~ a copy of a software unit D is contained
in every PROC_MOD module;
- B) some PROC_MOD modules contain a software unit
E with no unit F; and
- C) ~~some~~ some PROC_MOD modules contain a software
unit F with no unit E.

8-12. (canceled)

13. (Previously presented): Method according to claim 6,
further comprising:

d) repeating steps of paragraphs (a) and (b) to thereby
modify one or more of the software systems previously
fabricated.

14. (New) Method according to claim 6, wherein the software
unit A is combinable with a different processing module than said
processing module PROC_MOD.

15. (New) Method according to claim 6, wherein
- i) the software unit A has existence independent of said processing module PROC_MOD,
 - and
 - ii) the software unit A is selectively combinable with another processing module, different from processing module PROC_MOD.

16. (New) Method according to claim 6, wherein software units A, B, and C are not required to package messages into packets for said transport.

17. (New) Method according to claim 6, wherein the message processed by the PROC_MOD module comprises data representing bank checks which are processed in a paperless automated check exchange and settlement system.

18. (New) Method according to claim 6, wherein the message processed by the PROC_MOD module comprises

- i) data representing bank checks; and
- ii) a digital signature which allows authentication of the message.

19. (New) Method according to claim 18, wherein
- i) the data includes a number for each check

which identifies a bank, and
ii) one or more of the modules ascertains
whether the numbers are correct.

20. (New) Method according to claim 6, wherein the message
processed by the PROC_MOD module contains

- (1) data which describes a group of bank
checks,
- (2) data which indicates a group total for
the amounts of the checks, and
- (3) a digital signature,

wherein one or more modules perform the following steps:

- c) determine whether the drawee-bank listed in each
check is correct;
- d) tally the amounts of all checks into a tallied total;
- e) determine whether the tallied total matches the group
total;
- f) verify validity of the message, using the digital
signature; and
- g) if steps (c), (d), (e), or (f) indicate an error,
notifying a bank associated with a check producing the
error.